

**Information to identify the case:**

Debtor 1	<u>Rodolfo Mejia</u>	Social Security number or ITIN	xxx-xx-0645
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Idania Mejia</u>	Social Security number or ITIN	xxx-xx-0037
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-25641-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Rodolfo Mejia  
aka Idania Rodriguez

Idania Mejia

1/31/19

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Rodolfo Mejia  
Idania Mejia  
Debtors

Case No. 14-25641-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 47

Date Rcvd: Jan 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2019.

db/jdb  
aty +Rodolfo Mejia, Idania Mejia, 15 Varga Drive, Carteret, NJ 07008-1756  
+Nicholas V. Rogers, Fein, Such, Kahn & Shepard PC, 7 Centry Drive, Ste., 201,  
Parsippany, NJ 07054-4673  
cr +JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC,  
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
r +Star Realty, 155 River Road, N. Arlington, NJ 07031-5900  
+West Hoboken Realty, 1708 Palisades Avenue, Suite 1, Union City, NJ 07087-7410  
515200155 +Bank of New York Mellon, c/o Select Portfolio Servicing, Inc., 3815 South West Temple,  
Salt Lake City, UT 84115-4412  
514955827 +Chase, Po Box 24696, Columbus, OH 43224-0696  
514955826 +Chase, PO Box 78420, Phoenix, AZ 85062-8420  
515176673 +Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,  
Monroe, LA 71203-4774  
517609080 +City of Trenton - Tax Collector, 39 East State Street, Trenton, New Jersey 08608-1707  
514955832 +HRRG, Po Box 459080, Fort Lauderdale, FL 33345-9080  
515200152 +JPMORGAN CHASE BANK, N.A., CHASE RECORDS CENTER, ATTN: CORRESPONDENCE MAIL,  
MAIL CODE LA4-5555, 700 KANSAS LANE, MONROE, LA 71203-4774  
514955833 +Jersey City Fire Department, Fire Prevention Division, 465 Marin Blvd.,  
Jersey City, NJ 07302-2111  
514955834 +Kia Motors Finance, Po Box 20815, Fountain Valley, CA 92728-0815  
514955835 +Lago Visa Vacation Resort, 180 Royal Palm Drive, Kissimmee, FL 34743-4075  
514955836 +Lando Resort Corporation, PO Box 29352, Phoenix, AZ 85038-9352  
514955837 Lehigh Valley Physician Group, PO Box 1754, Allentown, PA 18105-1754  
514955838 +Lincoln Family Dental, 125 Lincoln Ave, Carteret, NJ 07008-2738  
514955840 +Municipal Court of Jersey City, 365 Summit Avenue, Jersey City, NJ 07306-3112  
514977199 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
514955844 PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444  
514955841 +Pnc Bank, PO Box 747066, Pittsburgh, PA 15274-7066  
514955842 +Powers Kirn, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128  
514955843 #+Prime Therapeutics, PO Box 650041, Dallas, TX 75265-0041  
514955845 +RMB, Inc., Attn: Payment processing, 409 Bearden Park Circle, Knoxville, TN 37919-7448  
514955846 #+Rock Rodge HOA, PO Box 1127, Easley, SC 29641-1127  
514955848 State of New Jersey, Motor Vehicle Violations Surcharge Syste, P. O. Box 4850,  
Trenton, NJ 08650-4850  
514955849 +Township of Jersey City, Municipal Utility Authority, 280 Grove Street,  
Jersey City, NJ 07302-3610

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 01 2019 00:09:06 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 01 2019 00:09:00 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
516567960 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Feb 01 2019 00:09:30  
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
Coral Gables, Florida 33146, Bayview Loan Servicing, LLC,  
4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837  
516567959 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Feb 01 2019 00:09:30  
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
Coral Gables, Florida 33146-1837  
514955825 +EDI: BANKAMER.COM Feb 01 2019 04:28:00 Bk Of Amer, PO Box 15222,  
Wilmington, DE 19886-5222  
514964270 +E-mail/Text: bankruptcy@cavps.com Feb 01 2019 00:09:24 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
514955828 +EDI: CHASE.COM Feb 01 2019 04:28:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
514955829 +EDI: RMSC.COM Feb 01 2019 04:28:00 GE Capital Retail Bank, PO Box 965033,  
Orlando, FL 32896-5033  
514955830 EDI: RMSC.COM Feb 01 2019 04:28:00 GE Capital Retail Bank, Po Box 965004,  
Orlando, FL 32896-5004  
514955831 +EDI: RMSC.COM Feb 01 2019 04:28:00 Gecrb/Sams Club, Po Box 965005,  
Orlando, FL 32896-5005  
514955839 EDI: LTDFINANCIAL.COM Feb 01 2019 04:28:00 LTD Financial Service,  
7322 Southwest Freewa, Ste. 1600, Houston, TX 77074  
514955847 +EDI: NAVIENTFFKASMSERV.COM Feb 01 2019 04:28:00 Sallie Mae, Po Box 9655,  
Wilkes Barre, PA 18773-9655  
515069733 EDI: SALLIEMAEBANK.COM Feb 01 2019 04:28:00 Sallie Mae, P.O. Box 3319,  
Wilmington, DE 19804-4319  
514955850 +EDI: URSI.COM Feb 01 2019 04:28:00 United Recovery Systems, PO Box 722929,  
Houston, TX 77272-2929  
515073081 +EDI: WFFC.COM Feb 01 2019 04:28:00 WELLS FARGO BANK, N.A., MAC: X2505-036, PO BOX 10438,  
DES MOINES, IA 50306-0438  
515195028 +EDI: WFFC.COM Feb 01 2019 04:28:00 Wells Fargo Bank, PO Box 63491 MAC A0143-042,  
San Francisco, CA 94163-0001

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 47

Date Rcvd: Jan 31, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515205438 +EDI: WFFC.COM Feb 01 2019 04:28:00 Wells Fargo Bank, PO Box 5058 MAC P6053-021,  
Portland, OR 97208-5058  
514955851 +EDI: WFFC.COM Feb 01 2019 04:28:00 Wells Fargo Bank Nv Na, Po Box 94435,  
Albuquerque, NM 87199-4435  
514955852 +EDI: WFFC.COM Feb 01 2019 04:28:00 Wells Fargo PL & L Laon Payment, Po Box 660007,  
Dallas, TX 75266-0007

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

crd Bank of New York Mellon, f/k/a The Bank of New Yor

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 02, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Alexandra T. Garcia on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2006-19CB) NJECFMAIL@mwclaw.com, nj-ecfmail@ecf.courtdrive.com  
Andrew L. Spivack on behalf of Creditor JPMORGAN CHASE BANK, N.A. nj.bkecf@fedphe.com  
Andrew M. Lubin on behalf of Creditor Bank of New York Mellon, f/k/a The Bank of New York, as trustee, on behalf of the holders of the Alternative Loan Trust 2006-19CB, Mortgage Pass-Through Certificates Series 2006-19CB bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Celine P. Derkrikorian on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2006-19CB) njecfmail@mwclaw.com  
Craig Scott Keiser on behalf of Creditor JPMORGAN CHASE BANK, N.A. craig.keiser@phelanhallinan.com  
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2006-19CB) dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Melissa N. Licker on behalf of Creditor JPMORGAN CHASE BANK, N.A. NJ\_ECF\_Notices@McCalla.com  
Nicholas V. Rogers on behalf of Creditor JPMorgan Chase Bank, National Association nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION nj.bkecf@fedphe.com  
R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A., as servicer for THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2006-19CB, MORTGAGE PASS-THROUGH bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, N.A. bankruptcy@feinsuch.com  
William H. Oliver, Jr. on behalf of Joint Debtor Idania Mejia bkwoliver@aol.com, R59915@notify.bestcase.com  
William H. Oliver, Jr. on behalf of Debtor Rodolfo Mejia bkwoliver@aol.com, R59915@notify.bestcase.com  
William M.E. Powers on behalf of Creditor JPMorgan Chase Bank, National Association ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor JPMorgan Chase Bank, National Association ecf@powerskirn.com

TOTAL: 18